

April 5, 2006

Mr. Martin Gruenberg, Acting Chairman
FDIC Board of Directors

Dear Mr. Gruenberg,

I am concerned that a Wal-Mart banking service, by virtue of the size of its parent company, would jeopardize the ability of local banks to continue to serve the community that has always depended on them. In addition Wal-Mart as a company has a tradition of very questionable business practices. This does not recommend Wal-Mart Bank for as an institution in which the public can place its absolute trust.

Thank you for considering my concerns.

Sincerely,
Anna Held Audette